

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <b>Charles J. Carter</b>         | Social Security number or ITIN | xxx-xx-2582 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number:  | <b>19-10094-MBK</b>              |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles J. Carter

3/21/24

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Charles J. Carter  
Debtor

Case No. 19-10094-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 4

Date Rcvd: Mar 21, 2024

Form ID: 3180W

Total Noticed: 42

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2024:

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db        | + Charles J. Carter, 129 Mali Drive, North Plainfield, NJ 07062-2413                           |
| 517950746 | + Charlotte Metro Fcu, 718 Central Ave, Charlotte, NC 28204-2024                               |
| 517950761 | Ditech Financial, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709                          |
| 518101231 | Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154                                 |
| 518682878 | + Farleigh Dickinson University, 1000 River Rd, T-FH2-04, Teaneck, NJ 07666-1939               |
| 517952799 | + Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                      | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov             | Mar 21 2024 21:12:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreregion03.ne.ecf@usdoj.gov   | Mar 21 2024 21:12:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235   |
| cr        | Email/Text: ellie.bulin@gregoryfunding.com      | Mar 21 2024 21:11:00 | Barclays Mortgage Trust 2021-NPL1, Mortgage-Backed, c/o Gregory Funding LLC, P.O. Box 230579, Tigard, OR 97281-0579  |
| cr        | + Email/Text: RASEBN@raslg.com                  | Mar 21 2024 21:11:00 | NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461                        |
| 518069315 | Email/Text: bankruptcy@alliantcreditunion.com   | Mar 21 2024 21:12:00 | Alliant Credit Union, 11545 W Touhy Ave, Chicago, IL 60666   |
| 517950742 | + Email/Text: bankruptcy@alliantcreditunion.com | Mar 21 2024 21:12:00 | Alliant CU, Attn: Bankruptcy, Po Box 66945, Chicago, IL 60666-0945   |
| 517950744 | + EDI: TSYS2                                    | Mar 22 2024 00:52:00 | Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801   |
| 519491089 | ^ MEBN  | Mar 21 2024 21:02:32 | Barclays Mortgage Trust 2021-NPL1, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334  |
| 519491090 | ^ MEBN  | Mar 21 2024 21:02:33 | Barclays Mortgage Trust 2021-NPL1, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334, Barclays Mortgage Trust 2021-NPL1, c/o Gregory Funding LLC 90074-2334 |
| 517950745 | + EDI: CAPITALONE.COM                           | Mar 22 2024 00:52:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285   |

District/off: 0312-3

User: admin

Page 2 of 4

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|           |  |                      |  |
|-----------|--|----------------------|--|
| 517950748 | + EDI: CITICORP                                      | Mar 22 2024 00:52:00 | Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034   |
| 517950750 | + EDI: CITICORP                                      | Mar 22 2024 00:52:00 | Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034   |
| 517950751 | + EDI: CITICORP                                      | Mar 22 2024 00:52:00 | Citibankna, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034   |
| 517950753 | + EDI: CITICORP                                      | Mar 22 2024 00:52:00 | Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040   |
| 517950755 | + EDI: WFNNB.COM                                     | Mar 22 2024 00:52:00 | Comenity Bank/Overstock, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125   |
| 517950756 | Email/PDF: DellBKNotifications@resurgent.com         | Mar 21 2024 21:21:09 | Dell Financial Services LLC, Attn: President/CEO, Po Box 81577, Austin, TX 78708   |
| 518036725 | Email/PDF: resurgentbknotifications@resurgent.com    | Mar 21 2024 21:08:55 | Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390  |
| 517950757 | + EDI: MAXMSAIDV                                     | Mar 22 2024 00:52:00 | Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635   |
| 517961531 | EDI: DISCOVER  | Mar 22 2024 00:52:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 517950760 | + EDI: DISCOVER                                      | Mar 22 2024 00:52:00 | Discover Financial, Po Box 3025, New Albany, OH 43054-3025   |
| 517950762 | Email/Text: collecadminbankruptcy@fnni.com           | Mar 21 2024 21:11:00 | First National Bank, Attn: Tina, 1620 Dodge St Mailstop 4440, Omaha, NE 68197  |
| 517975144 | Email/Text: collecadminbankruptcy@fnni.com           | Mar 21 2024 21:11:00 | First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197   |
| 517950747 | EDI: JPMORGANCHASE                                   | Mar 22 2024 00:52:00 | Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850   |
| 518070227 | Email/PDF: resurgentbknotifications@resurgent.com    | Mar 21 2024 21:08:57 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587   |
| 518101582 | EDI: MAXMSAIDV                                       | Mar 22 2024 00:52:00 | Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635                            |
| 518698332 | Email/Text: mtgbk@shellpointmtg.com                  | Mar 21 2024 21:11:00 | New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826 |
| 518698331 | Email/Text: mtgbk@shellpointmtg.com                  | Mar 21 2024 21:11:00 | New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826  |
| 517961239 | Email/Text: NissanBKNotices@nationalbankruptcy.com   | Mar 21 2024 21:11:00 | Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366   |
| 517950764 | + Email/Text: NissanBKNotices@nationalbankruptcy.com | Mar 21 2024 21:11:00 | Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360   |
| 518052098 | EDI: PRA.COM   | Mar 22 2024 00:52:00 | Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541   |
| 518052113 | EDI: PRA.COM   | Mar 22 2024 00:52:00 | Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541   |
| 518066198 | EDI: PRA.COM   | Mar 22 2024 00:52:00 | Portfolio Recovery Associates, LLC, c/o Gm, POB 41067, Norfolk VA 23541  |
| 520035856 | + Email/PDF: resurgentbknotifications@resurgent.com  | Mar 21 2024 21:20:51 | Resurgent Receivables LLC, Resurgent Capital   |

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Mar 21, 2024

Form ID: 3180W

Total Noticed: 42

Services, PO Box 10587, Greenville, SC,  
29603-0587, Resurgent Receivables LLC  
29603-0587

520035855 Email/PDF: resurgentbknofications@resurgent.com

Mar 21 2024 21:08:54

Resurgent Receivables LLC, Resurgent Capital  
Services, PO Box 10587, Greenville, SC,  
29603-0587

517950765 + EDI: SYNC

Mar 22 2024 00:52:00

Synchrony Bank/Amazon, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060

517950766 + EDI: VERIZONCOMB.COM

Mar 22 2024 00:52:00

Verizon Wireless, Attn: Verizon Wireless  
Bankruptcy Admini, 500 Technology Dr, Ste 550,  
Weldon Spring, MO 63304-2225

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 517950743 | *+            | Alliant CU, Attn: Bankruptcy, Po Box 66945, Chicago, IL 60666-0945                             |
| 517950749 | *+            | Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034                       |
| 517950752 | *+            | Citibankna, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034       |
| 517950754 | *+            | Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040 |
| 517950758 | *+            | Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635               |
| 517950759 | *+            | Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635               |
| 517950763 | ##+           | KML Law Group, 216 Haddon Avenue Suite 406, Westmont, NJ 08108-2812                            |

TOTAL: 0 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2024 at the address(es) listed below:

| Name                     | Email Address   |
|--------------------------|---|
| Albert Russo             | on behalf of Trustee Albert Russo docs@russotrustee.com   |
| Albert Russo             | docs@russotrustee.com   |
| Aleisha Candace Jennings | on behalf of Creditor New Residential Mortgage LLC ajennings@raslg.com  |
| Andrew Thomas Archer     | on behalf of Debtor Charles J. Carter aarcher@spillerarcherlaw.com<br>bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com |
| Denise E. Carlon         | on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com  |

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Mar 21, 2024

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Kevin Gordon McDonald

on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Phillip Andrew Raymond

on behalf of Creditor Ditech Financial LLC phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

Pinju Chiu

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing pchiu@raslg.com

Robert P. Saltzman

on behalf of Creditor Barclays Mortgage Trust 2021-NPL1 Mortgage-Backed Securities, Series 2021-NPL1, by U.S. Bank National Association, as Indenture Trustee dnj@pbslaw.org

Sindi Mncina

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11